

Fill in this information to identify the case:

Debtor 1 Mary Tilbury

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of California
(State)

Case number 4:21-bk-40945

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

US Bank Trust, N.A., not in its individual capacity but
Name of creditor: solely as owner Trustee for VRMTG Asset Trust Court claim no. (if known): 2-1

Last 4 digits of any number you use to
identify the debtor's account: 8616

Does this notice supplement a prior notice of postpetition fees,
expenses, and charges?

☒ No

☐ Yes. Date of the last notice: ____/____/____

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	<u>7/23/21 \$350.00; 8/23/21 \$700.00</u>	(3) \$ <u>1,050.00</u>
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	<u>9/20/21</u>	(5) \$ <u>600.00</u>
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	_____	(7) \$ _____
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	_____	(9) \$ _____
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: _____	_____	(11) \$ _____
12. Other. Specify: _____	_____	(12) \$ _____
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid.
See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1

Mary Tilbury

First Name

Middle Name

Last Name

Case number (if known) 4:21-bk-40945

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Erica Loftis, Esq.

Signature

Date 11 / 30 / 2021

Print:

Erica Loftis

First Name

Middle Name

Last Name

Title Authorized Agent for Secured Creditor

Company

Ghidotti Berger LLP

Address

1920 Old Tustin Avenue

Number

Street

Santa Ana, CA 92705

City

State

ZIP Code

Contact phone (949) 427 - 2010

Email bknotifications@ghidottiberger.com

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Debtor(s).

CHAPTER 13

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I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

1 On November 30, 2021, I served the foregoing documents described as *Notice of*
2 *Postpetition Mortgage Fees, Expenses, and Charges* upon the following individuals by
3 electronic means through the Court's ECF program:

4 **COUNSEL(S) FOR DEBTOR(S)**

5 Evan Livingstone evanmlivingstone@gmail.com, evanlivingstone@ecf.courtdrive.com
6

7 **TRUSTEE(S) / TRUSTEE(S) COUNSEL(S)**

8 Martha G. Bronitsky 13trustee@oak13.com

9 U.S. Trustee USTPRegion17.OA.ECF@usdoj.gov
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11 On November 30, 2021, I served the foregoing documents described as *Notice of*
12 *Postpetition Mortgage Fees, Expenses, and Charges* upon the following individuals by
13 depositing true copies thereof in the United States mail at North Miami Beach, Florida enclosed
14 in a sealed envelope, with postage paid, addressed as follows:

15 ***Debtor***

16 **Mary Tilbury**

17 4616 Stauffer Place

Oakland, CA 94619

18 I declare under penalty of perjury under the laws of the United States of America that
19 the foregoing is true and correct.

20 /s/ Ricardo Becker
Ricardo Becker
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